Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500-SF.

2015

OMB Nos. 1210-0110

1210-0089

This Form is Open to **Public Inspection**

Annual Report Identification Information For calendar plan year 2015 or fiscal plan year beginning and ending x a single-employer plan a multiple-employer plan (not multiemployer) (Filers checking this box must attach a list of participating employer information in accordance with the form instructions) **A** This return/report is for: a one-participant plan a foreign plan x the final return/report B This return/report is the first return/report an amended return/report X a short plan year return/report (less than 12 months) **C** Check box if filing under: DFVC program Form 5558 automatic extension special extension (enter description) Basic Plan Information—enter all requested information Part II 1b Three-digit 1a Name of plan plan number RIDGEWOOD DENTAL GROUP PC 001 (PN) • 1c Effective date of plan 01/01/1998 2a Plan sponsor's name (employer, if for a single-employer plan) 2b Employer Identification Number Mailing address (include room, apt., suite no. and street, or P.O. Box) (EIN) 11-2779936 City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) **2c** Sponsor's telephone number RIDGEWOOD DENTAL GROUP PC 718-456-7600 2d Business code (see instructions) 5431 MYRTLE AVE 5431 MYRTLE AVE RIDGEWOOD, NY 11385-3448 RIDGEWOOD, NY 11385-3448 621210 **3a** Plan administrator's name and address XSame as Plan Sponsor. 3b Administrator's EIN 3c Administrator's telephone number If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the 4b EIN name, EIN, and the plan number from the last return/report. 4c PN a Sponsor's name 5a 5a Total number of participants at the beginning of the plan year..... 5b **b** Total number of participants at the end of the plan year Number of participants with account balances as of the end of the plan year (defined benefit plans do not 5c n complete this item) 5d(1) d(1) Total number of active participants at the beginning of the plan year 5d(2) n d(2) Total number of active participants at the end of the plan year..... Number of participants that terminated employment during the plan year with accrued benefits that were less

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and

belief, it is true, correct, and complete

than 100% vested......

	Filed with authorized/valid electronic signature.	04/19/2016	MARIETTA CUIFFO-MORADI			
HERE	Signature of plan administrator	Date	Enter name of individual signing as plan administrator			
SIGN	Filed with authorized/valid electronic signature.	04/19/2016	MARIETTA CUIFFO-MORADI			
HERE	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor			
Preparer's	name (including firm name, if applicable) and address (include r	r) Preparer's telephone number				

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 Were all of the plan's assets during the plan year invested in eligib Are you claiming a waiver of the annual examination and report of under 29 CFR 2520.104-46? (See instructions on waiver eligibility If you answered "No" to either line 6a or line 6b, the plan cannot be a second or line 6b. 	an independendendendendendendendendendendendende	dent qualified public a ons.) m 5500-SF and mus	ccount	ant (IQ	PA) Form	5500.		X	Yes Yes	No No	
C If the plan is a defined benefit plan, is it covered under the PBGC in	nsurance pr	ogram (see ERISA se	ection 4	021)? .		Yes	No	X Not	determ	nined	
Part III Financial Information					-						
7 Plan Assets and Liabilities		(a) Beginning of Yea					(b) En	End of Year			
a Total plan assets	. 7a		541	661						0	
b Total plan liabilities	7b	0				0					
C Net plan assets (subtract line 7b from line 7a)	7c		661	-					0		
8 Income, Expenses, and Transfers for this Plan Year a Contributions received or receivable from:		(a) Amou	unt				(b)	Total			
(1) Employers	8a(1)		255								
(2) Participants	8a(2)		0								
(3) Others (including rollovers)	8a(3)			0							
b Other income (loss)	8b		-10	484							
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c								-22	29	
Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d		540	180							
Certain deemed and/or corrective distributions (see instructions)	8e			0							
f Administrative service providers (salaries, fees, commissions)	. 8f		1	252							
g Other expenses	8g			0							
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h								54143	32	
i Net income (loss) (subtract line 8h from line 8c)	. 8i								-54166	31	
j Transfers to (from) the plan (see instructions)	8j			0							
Part IV Plan Characteristics											
9a If the plan provides pension benefits, enter the applicable pension	feature coo	des from the List of Pl	an Cha	racteris	stic Co	des in t	the instr	uctions			
B If the plan provides welfare benefits, enter the applicable welfare f	catura cada	os from the List of Pla	n Char	octorict	ic Coc	loc in th	o inetru	ctions:			
If the plan provides welfare benefits, effect the applicable welfare i	eature code	es nom the List of Fia	ii Cilaia	acterist	ic Coc	162 111 111	ie iristiu	ctions.			
Part V Compliance Questions											
10 During the plan year:				Yes	No	N/A		Amo	ount		
Was there a failure to transmit to the plan any participant contributed described in 29 CFR 2510.3-102? (See instructions and DOL's Verogram)	oluntary Fi	duciary Correction	10a		X						
b Were there any nonexempt transactions with any party-in-interest					V						
reported on line 10a.)			10b		X						
C Was the plan covered by a fidelity bond?			10c		Х						
	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?				X						
Were any fees or commissions paid to any brokers, agents, or oth carrier, insurance service, or other organization that provides som the plan? (See instructions.)	ne or all of the	he benefits under	10e		X						
f Has the plan failed to provide any benefit when due under the pla					Χ						
					Χ						
h If this is an individual account plan, was there a blackout period?	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR				X						
i If 10h was answered "Yes," check the box if you either provided the	2520.101-3.)				X						
j Did the plan trust incur unrelated business taxable income?			10i 10j			X					
Part VI Pension Funding Compliance			10)	<u> </u>	<u> </u>	^	<u> </u>				
11 Is this a defined benefit plan subject to minimum funding requirem 5500) and line 11a below)								Тп	Yes	No	
11a Enter the unpaid minimum required contribution for all years from						11a		Ц	. 55		
12 Is this a defined contribution plan subject to the minimum funding							RISA?		Yes	X No	

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	(If "Ye	s," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.)								
а		aiver of the minimum funding standard for a prior year is being amortized in this plan year, see in: ng the waiver		enter the Day	e date of	the letter ru Year	ling			
If		mpleted line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line		Day_		Τσαι				
b	Enter ti	he minimum required contribution for this plan year		12b						
C Enter the amount contributed by the employer to the plan for this plan year										
d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a				12d						
		ve amount)			Yes	No	N/A			
Part		e minimum funding amount reported on line 12d be met by the funding deadline? Plan Terminations and Transfers of Assets			163	NO	IN/A			
		resolution to terminate the plan been adopted in any plan year?			X Ye	sПNo				
		s," enter the amount of any plan assets that reverted to the employer this year		13a	(
b	Were	all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brou PBGC?	ght under the co	ontrol	X Yes No					
С	If duri	ng this plan year, any assets or liabilities were transferred from this plan to another plan(s), identiassets or liabilities were transferred. (See instructions.)								
•	13c(1) N	lame of plan(s):	13c(2)	EIN(s)		13c(3) PN(s)				
Part		Trust Information								
14a	Name o	f trust		14b Trust's EIN						
14c	Name	of trustee or custodian		14d Trustee's or custodian's						
				telephone number						
Par	t IX	IRS Compliance Questions								
15a	Is the	plan a 401(k) plan?		☐ Ye	s	No				
	10 110			Design-						
15b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?				based safe ADP/ACP harbor test method						
15c	15c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year					Yes No				
testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?										
16a	16a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):					☐ Ratio ☐ Average				
16b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?					S	No				
17a Has the plan been timely amended for all required tax law changes?				Ye	S	No	N/A			
17b Date the last plan amendment/restatement for the required tax law changes was adopted/ Enter the approximation of the required tax law changes was adopted/					code	(See ins	tructions			
17c	for tax law changes and codes). 17c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter/ and the letter's serial number									
17d	17d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter									
18					S	No				
19	Were in-service distributions made during the plan year?			Ye	s	No				
	If "Yes	," enter amount	·····	19						
20	Were required minimum distributions made to 5% owners who have attained age 70 ½ (regardless of whether or not retired), as required under section 401(a)(9)?					No	N/A			